

Claims

- [c1] A multiple service card configured to:
access financial services provided by a provider of financial services via a financial account, wherein said financial account is associated with a consumer; and,
provide the same consumer access to a transportation vehicle provided by a service partner.
- [c2] The method of claim 1, wherein said access to said transportation vehicle includes crediting an account of said service partner.
- [c3] The method of claim 1, wherein said transportation vehicle includes at least one of a bus, subway and train.
- [c4] A method for facilitating obtaining access to a transportation vehicle by using a multiple service card to charge fees related to said access to an account associated with a provider of credit services, said method including:
providing a multiple service card to a consumer, wherein said card provides access to a transportation vehicle and facilitates financial transactions;
maintaining, by said provider of credit services, a finan-

cial account corresponding to said multiple service card of said consumer;
receiving a request to charge an amount to obtain access to said transportation vehicle from said service partner;
determining if said requested service partner is affiliated with said provider of credit services;
adjusting said financial account based upon said request and said amount; and,
crediting an account of said service partner.

[c5] The method of claim 4, wherein said multiple-service card is further configured to adjust a financial account based upon said request in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

[c6] A method for facilitating obtaining service partner services by using a multiple service card to redeem loyalty points, said method including:
providing a multiple service card to a consumer, wherein said card provides access to service partner services and facilitates financial transactions;
maintaining, by a provider of credit services, a database for storing loyalty points in a loyalty account corresponding to said consumer;
receiving a request to redeem an amount of said loyalty points to obtain a service of said service partner;

determining if said requested service partner is affiliated with said provider of credit services;
adjusting said loyalty account based upon said amount of said loyalty points; and,
crediting an account of said service partner.

[c7] The method of claim 6, wherein said crediting said service partner includes at least one of crediting a service partner account with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said service partner account.

[c8] A method for facilitating obtaining service partner services by redeeming loyalty points, wherein the loyalty points are associated with a geographic area, said method including:
maintaining, by a provider of credit services, a database for storing geographic area loyalty points in a loyalty account corresponding to a consumer;
receiving a request to redeem an amount of said geographic area loyalty points to obtain a service of said service partner in a geographic area;
determining if said requested service partner is within a redemption area associated with said geographic area loyalty points;
adjusting said loyalty account based upon said amount of geographic area loyalty points; and,

crediting an account of said service partner.

[c9] The method of claim 8, wherein said crediting said service partner includes at least one of crediting a service partner account with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said service partner account.

[c10] A method for providing a multiple-service card, the method comprising the steps of:
receiving an application for a multiple-service card from a consumer, said application comprising credit card application information and service partner information;
communicating said credit card information to a provider of credit services to determine, by considering said credit card information, whether it desires to extend credit to the consumer; and
causing a multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services.

[c11] The method of claim 10, wherein said receiving an application includes receiving an application at, at least one of, a service partner establishment and a credit card establishment.

- [c12] The method of claim 10, wherein said multiple-service card is further configured to charge a financial account for service partner services.
- [c13] The method of claim 10, wherein said multiple-service card is further configured to charge a financial account for service partner services in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.
- [c14] The method of claim 10, wherein said multiple-service card is further configured to utilize loyalty points when charging a financial account for service partner services.
- [c15] The method of claim 10, wherein said multiple-service card is further configured to utilize geographic area loyalty points when charging a financial account for service partner services related to the geographic area.
- [c16] The method of claim 10, wherein said multiple service card includes a pre-existing credit card account.
- [c17] The method of claim 10, wherein said step of communicating said credit card information to a provider of credit services to determine, by considering said credit card information, whether it desires to extend credit to the consumer, further includes considering anti-terrorism information.

[c18] The method of claim 10 further comprising replacing a multiple-service card, wherein said replacing comprises:

- a. requesting a card replacement administrator to create a replacement card;
- b. in response to said request, said card replacement administrator communicating with a card service engine;
- c. said card service engine communicating account information to a card generator;
- d. said card generator communicating account information to the service partner; and
- e. said service partner communicating account information to the card replacement administrator.

[c19] The method of claim 10 further comprising canceling a service partner services, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

[c20] The method of claim 10 further comprising canceling a primary party account, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,

- b. producing a cancellation report, and
- c. producing a balancing report.

[c21] The method of claim 10 further comprising transferring an account to a second service partner, wherein said transferring comprises:

- a. transmitting a file comprising indicia of a service partner account,
- b. producing a transferring account report, and
- c. producing a balancing report.